

In re:  
Dennis Clifford Bruce  
Debtor

Case No. 24-00179-TJC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0862-1  
Date Rcvd: May 17, 2024

User: admin  
Form ID: reqfm423

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2024:

Recip ID	Recipient Name and Address
db	+ Dennis Clifford Bruce, 565 Eastview Ave, Marion, IA 52302-5974

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2024 at the address(es) listed below:

Name	Email Address
Austin Peiffer	on behalf of Creditor Ag & Business Legal Strategies austin@ablsonline.com austinABLS@ecf.courtdrive.com;legalassistant@ablsonline.com
Eric J. Langston	on behalf of Creditor DVA Inc., d/b/a Ditch Witch of Virginia elangston@aegislaw.com, ericlangston357@gmail.com@recap.email
Eric W. Lam	on behalf of Creditor Keystone Savings Bank ELam@simmonsperine.com tdomeyer@SPMBLAW.com,kcarmichael@SPMBLAW.com
Evan Lincoln Moscov	on behalf of Creditor Green Note Capital Partners SPV LLC evan.moscov@moscovlaw.com
Janet G. Reasoner	on behalf of U.S. Trustee United States Trustee janet.g.reasoner@usdoj.gov

District/off: 0862-1

User: admin

Page 2 of 2

Date Rcvd: May 17, 2024

Form ID: reqfm423

Total Noticed: 1

Larry S. Eide

on behalf of Trustee Larry S. Eide eide@pappajohnlaw.com eidelr79374@notify.bestcase.com

Larry S. Eide

eide@pappajohnlaw.com IA12@ecfbis.com

Mark A Ludolph

on behalf of Creditor Caterpillar Financial Services Corporation mludolph@heyloyster.com

Paula L. Roby

on behalf of Debtor Dennis Clifford Bruce paula@drpjlw.com julie@drpjlw.com,ashley@drpjlw.com,lillian@drpjlw.com

Ronald C. Martin

on behalf of Debtor Dennis Clifford Bruce rmartin@drpjlw.com  
rmartin.ecf@gmail.com,ashley@drpjlw.com,julie@drpjlw.com,lillian@drpjlw.com

United States Trustee

USTPRegion12.CR.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA**

In Re:

Chapter 7

Dennis Clifford Bruce

Bankruptcy No. 24-00179

Debtor

**NOTICE OF REQUIREMENT TO FILE  
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE**

To:

Ronald C. Martin, Attorney for Debtor

Larry S. Eide, Trustee

United States Trustee

Dennis Clifford Bruce, Debtor

**NOTICE IS HEREBY GIVEN** that, subject to limited exceptions, Debtor must complete an instructional course in personal financial management postpetition in order to receive a discharge under chapter 7. Pursuant to the Federal Rules of Bankruptcy Procedure, Debtor must complete and file Official Form B423 Certification About a Financial Management Course or have an approved course provider file a separate certification. If a joint petition is filed, each debtor must complete and file a separate Official Form B423 or have an approved course provider file separate certifications, one for each debtor.

The Official Form B423 (Certification About a Financial Management Course) filed by Debtor or a certification filed by an approved course provider must be filed with the Bankruptcy Clerk's office no later than 60 days after the date first set for the meeting of creditors.

**NOTICE IS FURTHER GIVEN** that the documents identified above have not been filed. The Official Form B423 is available at [www.ianb.uscourts.gov](http://www.ianb.uscourts.gov) by choosing the National Forms link.

Debtor is hereby notified, pursuant to Federal Rule of Bankruptcy Procedure 5009(b), that the case will be closed without entry of a discharge unless the certification is filed.

After the case has been closed and the Debtor subsequently files the Official Form B423 or an approved course provider files a separate certification on their behalf, Debtor must file a Motion to Reopen the Case and pay the full reopening fee. No action will be taken on documents filed within a closed case.

Date: May 17, 2024

Sharon K. Mullin

Clerk, Bankruptcy Court

by:



Deputy Clerk